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SO ORDERED,



A handwritten signature in black ink, reading "Selene D. Maddox".

Judge Selene D. Maddox

United States Bankruptcy Judge

The Order of the Court is set forth below. The case docket reflects the date entered.

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IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF MISSISSIPPI

IN RE: Campbell Family Enterprises, Inc, Debtor Case No. 25-10364-SDM  
CHAPTER 11

**ORDER CONFIRMING DEBTOR'S PLAN OF REORGANIZATION, AS MODIFIED**

The cause came on for hearing on the Debtor's *Plan of Reorganization* dated May 5, 2025 (Dkt. 67, the "Plan"). The Court also considered the *United States Trustee's Objection to Debtor's Plan of Reorganization* filed June 9, 2025 (Dkt. 71, the "UST Objection") and being notified that the parties have reached an agreement.

After due deliberation, the Court orders and adjudicates that:

1. This Court has jurisdiction under 28 U.S.C. §§ 157 and 1334, and venue is proper.  
Confirmation of a chapter 11 subchapter V plan is a core proceeding under 28 U.S.C. § 157(b)(2)(L).
2. The Plan, the hearing, and all related deadlines were served in accordance with Fed. R. Bankr. P. 2002 and 3017. No further notice is required.
3. As modified herein, the Plan complies with the applicable provisions of the Bankruptcy Code, including §§ 1129(a) and (b) (as incorporated by § 1191) or, if any impaired class has not accepted, the Plan satisfies § 1191(b).

4. The Debtor proposed the Plan in good faith and not by any means forbidden by law (§ 1129(a)(3)).
5. In accordance with 11 U.S.C. § 1129(a)(4), any compensation for services rendered or expenses incurred in this case is subject to prior approval by the Court. The Subchapter V Trustee shall continue to serve for the full term of the Plan pursuant to 11 U.S.C. § 1183. Debtor's counsel and the Subchapter V Trustee may submit fee applications at 120-day intervals, and the Debtor shall promptly pay all amounts approved by the Court.
6. The Plan is feasible, and creditors will receive at least as much as in a liquidation (§§ 1129(a)(7), (b)(2)(B) and 1191(c)(3)).
7. The Plan commits all projected disposable income for a 5-year period to Plan payments, and Class 9 general unsecured claims shall be paid pro rata, in five equal annual installments, until paid in full, thereby resolving ¶ 4(c) of the UST Objection.
8. To resolve the duplicate description of a 2020 Volvo VNR truck in Classes 4 and 6 and to incorporate the parties' agreement, the Plan is amended as set out below ("Amendment to Class 4 Treatment"), which is approved and incorporated in full. The Court finds that the 2020 Volvo VNR Truck securing Amur's claim (VIN ending 3720) is distinct from the 2020 Volvo VNR Truck securing the Class 6 claim of Volvo Financial Services (VIN ending 4052). This clarification resolves ¶ 4(b) of the UST Objection.
9. Pursuant to an agreement between the Debtor and Amur Equipment Finance, Inc. ("Amur"), the classification and treatment of Class 4 creditors under the Plan, specifically the secured Amur, shall be amended as follows:

- a. Amur holds a perfected, first-priority lien on one (1) 2020 Volvo VNR Truck (VIN ending 3720), valued at \$50,000.00. Amur's secured claim is allowed in the principal amount of \$50,000.00.
- b. The secured claim shall bear 8% simple interest per annum and be repaid in sixty (60) equal monthly installments of \$1,013.82, beginning on the Effective Date.
- c. Commencing June 15, 2025 and each month thereafter until the Effective Date, the Debtor shall pay Amur \$1,013.82 per month as adequate protection. Each such payment shall be credited against the final monthly installment(s) due under this Class 4 treatment.
- d. Amur shall retain its lien until the secured claim is paid in full. The Debtor shall maintain insurance on the collateral as required by the loan documents.
- e. Any portion of Amur's claim not satisfied through the payments above shall be treated as a Class 9 general unsecured claim and paid pro rata with other Class 9 creditors.
- f. Except as expressly modified herein, all other provisions of the Plan remain in full force and effect.

10. Within five (5) business days after the Effective Date, the Debtor shall file a Notice of Effective Date.

11. The Court retains jurisdiction to enforce this Order.

IT IS THEREFORE ORDERED THAT:

1. The Debtor's Plan, as modified by this Order, is CONFIRMED under 11 U.S.C. § 1191.

2. The provisions of the confirmed Plan and this Order are binding on the Debtor, all creditors, equity holders, and other parties in interest, whether or not they accepted the Plan, and on any successors or assigns of the foregoing (§ 1141).
3. The Debtor is authorized to execute all documents and take all actions necessary to consummate the Plan and Amendment to Class 4 Treatment.
4. Except as otherwise provided in the Plan or this Order, all property of the estate vests in the Debtor on upon completion of the plan, free and clear of all claims and interests, subject to the discharge provisions of § 1192.
5. Compensation of the Subchapter V Trustee is governed by paragraph 5 above. The Trustee shall be retained consistent with § 1183.
6. If any term of the confirmed Plan conflicts with this Order, this Order controls.
7. **Counsel for the Debtor-in-possession is directed to serve a copy of this Order upon all creditors and parties in interest who have entered an appearance, all secured creditors, the unsecured creditor's committee, and the U.S. Trustee within fourteen (14) days of entry of the order. Counsel for the Debtor shall also provide an accompanying certificate of service to the Clerk of Court. (SDM)**

##END OF ORDER##

/s/ Thomas C. Rollins, Jr.  
Thomas C. Rollins, Jr., (MSBN 103469)  
Jennifer A Curry Calvillo (MSBN 104367)  
The Rollins Law Firm, PLLC  
P.O. Box 13767  
Jackson, MS 39236  
(601) 500-5533

/s/ Steven Usry  
STEVEN USRY (MSB #100922)  
TRIAL ATTORNEY  
U.S. DEPARTMENT OF JUSTICE OFFICE  
OF THE U.S. TRUSTEE, REGION 5 501  
EAST COURT STREET, SUITE 6-430  
JACKSON, MISSISSIPPI 39201  
TEL: (601) 965-5247  
EMAIL: steven.usry@usdoj.gov

**Projected Income June 2026 to May 2027**

Category	Amount
Income:	\$1,212,200
Expenses:	
Fuel	325,000
Insurance	125,000
Payroll and Taxes	425,000
Maintenance	140,000
Truck Parking	22,000
Secured Debts in Plan	67,000
Professional Fees	13,000
IFTA Tax	10,000
Apportion Plates	15,000
Software	15,000
Bank Fees	5,000
Office Expenses	10,000
Cspire	5,200
Reserve	15,000
Total Expenses:	1,192,200
Net Income:	20,000

**Projected Income June 2027 to May 2028**

Category	Amount
Income:	\$1,247,000
Expenses:	
Fuel	335,000
Insurance	135,000
Payroll and Taxes	435,000
Maintenance	150,000
Truck Parking	24,000
Secured Debts in Plan	57,000
Professional Fees	14,000
IFTA Tax	12,000
Apportion Plates	17,000
Software	15,000
Bank Fees	5,000
Office Expenses	11,000
Cspire	5,500
Reserve	16,500
Total Expenses:	1,232,000
Net Income:	15,000

**Projected Income June 2028 to May 2029**

<b>Category</b>	<b>Amount</b>
<b>Income:</b>	\$1,281,000
<b>Expenses:</b>	
<b>Fuel</b>	345,000
<b>Insurance</b>	142,000
<b>Payroll and Taxes</b>	440,000
<b>Maintenance</b>	160,000
<b>Truck Parking</b>	24,000
<b>Secured Debts in Plan</b>	47,000
<b>Professional Fees</b>	15,000
<b>IFTA Tax</b>	15,000
<b>Apportion Plates</b>	20,000
<b>Software</b>	18,000
<b>Bank Fees</b>	6,000
<b>Office Expenses</b>	11,000
<b>Cspire</b>	6,000
<b>Reserve</b>	17,000
<b>Total Expenses:</b>	1,266,000
<b>Net Income:</b>	15,000

**Projected Income June 2029 to May 2030**

<b>Category</b>	<b>Amount</b>
<b>Income:</b>	\$1,314,000
<b>Expenses:</b>	
<b>Fuel</b>	350,000
<b>Insurance</b>	150,000
<b>Payroll and Taxes</b>	450,000
<b>Maintenance</b>	170,000
<b>Truck Parking</b>	26,000
<b>Secured Debts in Plan</b>	32,000
<b>Professional Fees</b>	17,000
<b>IFTA Tax</b>	18,000
<b>Apportion Plates</b>	22,000
<b>Software</b>	19,000
<b>Bank Fees</b>	7,000
<b>Office Expenses</b>	13,000
<b>Cspire</b>	7,000
<b>Reserve</b>	18,000
<b>Total Expenses:</b>	1,299,000
<b>Net Income:</b>	15,000



In re:  
Campbell Family Enterprises, Inc  
Debtor

Case No. 25-10364-SDM  
Chapter 11

## CERTIFICATE OF NOTICE

District/off: 0537-1

User: autodocke

Page 1 of 3

Date Rcvd: Jun 27, 2025

Form ID: pdf0004

Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2025:

Recip ID	Recipient Name and Address
db	+ Campbell Family Enterprises, Inc, 1214 Waverly Ave, Cleveland, MS 38732-4139
4529653	+ Arnold U. Luciano, Jacks Griffith Luciano, P.A., P.O. Box 1209, Cleveland, MS 38732-1209
4516263	+ CFG Mercaht Solutions, 180 Maiden Lane, Floor 15, New York, NY 10038-5150
4516265	+ Cleveland State Bank, PO Box 1000, 110 Commerce Ave, Cleveland, MS 38732-2736
4522229	+ Cleveland State Bank, c/o Arnold U. Luciano, P.O. Box 1209, Cleveland, MS 38732-1209
4516266	+ General Truck, 1973 East Brooks Road, PO Box 161202, Memphis, TN 38186-1202
4535468	+ LIFT FUND, INC, 2014 S HACKBERRY, SAN ANTONIO TX 78210-3541
4536430	+ Lift Fund Inc, 2014 S. Hackberry St., 2014 S. Hackberry St., San Antonio, TX 78210-3541
4516269	+ North Mill Equipment Fi, PO Box 77840, Springfield, OH 45501-7840
4516270	+ Phillip Campbell, 1214 Waverly Street, Cleveland, MS 38732-4139
4516271	+ TopMark Funding, LLC, 516 Gibson Dr., Suite 160, Roseville, CA 95678-5792
4516274	United First, 299 NE 191st Street, Miami, FL 33180
4555584	+ United First, LLC: 281314, c/o Kaminski Law PLLC, P.O. Box 247, Grass Lake, MI 49240-0247
4516277	Webb Trucking, LLC, 501 Arrington Rd, Cleveland, MS 38732

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4516261	Email/Text: bankruptcy@amuref.com	Jun 27 2025 23:46:00	AMUR, PO Box 911685, Denver, CO 80291-1685
4516260	+ Email/PDF: bncnotices@becket-lee.com	Jun 27 2025 23:56:42	American Express, PO Box 297800, Fort Lauderdale, FL 33329-7800
4526854	Email/PDF: bncnotices@becket-lee.com	Jun 27 2025 23:56:24	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4533419	+ Email/Text: MKYE@KYLAW.COM	Jun 27 2025 23:46:00	Amur Equipment Finance, Inc., c/o Kye Law Group, P.C., 201 Old Country Road, Suite 120, Melville, NY 11747-2725
4522445	Email/Text: bankruptcynotice@corpbill.com	Jun 27 2025 23:46:00	CORPORATE BILLING, DEPT. 100 PO BOX 830604, BIRMINGHAM, AL 35283
4516262	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2025 23:56:27	Capital One Bank, P.O. Box 60519, City of Indus, CA 91716-0519
4553629	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2025 23:56:41	Capital One N.A., by AIS InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083
4516264	+ Email/PDF: ais.chase.ebn@aisinfo.com	Jun 27 2025 23:56:10	Chase, P.O. Box 15548, Wilmington, DE 19886-5548
4516267	Email/Text: sbse.cio.bnc@mail/irs.gov	Jun 27 2025 23:46:00	Internal Revenue Service, Centralized Insolvency, P.O. Box 7346, Philadelphia, PA 19101-7346
4516268	+ Email/Text: ebone.woods@usdoj.gov	Jun 27 2025 23:46:00	Internal Revenue Service, c/o US Attorney, 501 East Court St, Ste 4.430, Jackson, MS 39201-5025
4516313	Email/Text: BANKRUPTCY@DOR.MS.GOV		

District/off: 0537-1

User: autodocke

Page 2 of 3

Date Rcvd: Jun 27, 2025

Form ID: pdf0004

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		Jun 27 2025 23:46:00	Mississippi Department of Revenue, Bankruptcy Section, Post Office Box 22808, Jackson MS 39225-2808
4554750	+ Email/Text: emiller@northmillef.com	Jun 27 2025 23:46:00	North Mill Equipment Finance LLC, 601 Merritt 7 - Suite 5, Norwalk, CT 06851-1097
4516272	+ Email/Text: bankruptcy@bbandt.com	Jun 27 2025 23:46:00	Truist Bank, P.O. Box 85041, Richmond, VA 23285-5041
4527151	+ Email/Text: bankruptcy@bbandt.com	Jun 27 2025 23:46:00	Truist Bank, Support Services, P.O. Box 85092, Richmond, VA 23286-0001
4516314	+ Email/Text: USAMSN.Bankruptcy@usdoj.gov	Jun 27 2025 23:45:00	U. S. Attorney, Northern District of Mississippi, 900 Jefferson Avenue, Oxford MS 38655-3608
4516315	Email/Text: atreorg@sec.gov	Jun 27 2025 23:46:00	U. S. Securities and Exchange Commission, Office of Reorganization, 950 East Paces Ferry Road, Suite 900, Atlanta GA 30326-1382
4516275	^ MEBN	Jun 27 2025 23:43:40	US Attorney General, US Dept of Justice, 950 Pennsylvania AveNW, Washington, DC 20530-0001
4516273	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jun 27 2025 23:46:00	U.S. Bank, P.O. Box 790408, Saint Louis, MO 63179
4522750	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jun 27 2025 23:46:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
4516276	+ Email/Text: vfs.bnc.us@volvo.com	Jun 27 2025 23:46:00	Volvo Financial Servc, PO Box 7247-0236, Philadelphia, PA 19170-0001
4554904	+ Email/Text: vfs.bnc.us@volvo.com	Jun 27 2025 23:46:00	Volvo Financial Services, PO Box 26131, Greensboro, NC 27402-6131

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2025 at the address(es) listed below:

Name	Email Address
------	---------------

Arnulfo U. Luciano

on behalf of Creditor Cleveland State Bank aluciano@jlpalaw.com mhankins@jlpalaw.com

Robert A. Byrd

District/off: 0537-1

User: autodocke

Page 3 of 3

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rab@byrdwiser.com rbyrdMSN@ecf.axosfs.com

Robert A. Byrd

on behalf of Trustee Robert A. Byrd rab@byrdwiser.com rbyrdMSN@ecf.axosfs.com

Robert Alan Byrd

on behalf of Trustee Robert A. Byrd rab@byrdwiser.com

Steven Usry

on behalf of U.S. Trustee U. S. Trustee steven.usry@usdoj.gov cara.pardue@usdoj.gov

Thomas C. Rollins, Jr.

on behalf of Debtor Campbell Family Enterprises Inc trollins@therollinsfirm.com,  
jennifer@therollinsfirm.com;notices@therollinsfirm.com;trollins@ecf.inforuptcy.com;calvillojr81745@notify.bestcase.com;TRol  
lins@jubileebk.net;trollins.therollinsfirm.com@recap.email

U. S. Trustee

USTPRegion05.AB.ECF@usdoj.gov

TOTAL: 7